

## HAND-HELD ELECTRONIC CHECKBOOK

### ABSTRACT OF THE DISCLOSURE

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Described herein are a hand-held electronic checkbook and methods for using the electronic checkbook to write electronic checks and reconcile remote financial accounts. The electronic checkbook allows the user to configure settings so that each check requires the user to complete only two check fields with the electronic checkbook completing the remainder. Reconciling remote financial accounts occurs via Internet up-link through the input/output port on the electronic checkbook.

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